

IMPORTANT NOTICE ABOUT YOUR CITI PARAGON WORLD MASTERCARD AND CITI PARAGON PLATINUM MASTERCARD



We would like to inform you that both Citi Paragon WORLD MasterCard and Citi Paragon Platinum MasterCard (“Citi Paragon Cards”) will be discontinued from 5 May 2017. Any supplementary cards will also be discontinued along with your main Citi Paragon Cards.

What this means is that from 5 May 2017, you will no longer be able to use your Citi Paragon Cards at point of sale merchants. However, any loan installment programs (including any extended/flexible payment plans) that have been booked on your Citi Paragon Card prior to 5 May 2017 will continue to remain in effect. Your monthly installments for these programs will continue to be charged and reflected in your monthly statement until the end of the installment tenure.

For existing Citi Paragon Cardmembers, we are pleased to provide you with a new Citi Rewards WORLD MasterCard (“Citi Rewards Card”) which will replace your Citi Paragon Card*. Your Citi Rewards Card will continue to reflect the same card number as your Citi Paragon Card, will have the same credit limit and will be subject to the same fees and charges as your Citi Paragon Card.

Please activate your new Citi Rewards Card before 5 May 2017. Kindly note that you will not be able to use your Citi Paragon Card upon activation of the new Citi Rewards Card. If you do not activate your Citi Rewards Card before 5 May 2017, the Citi Rewards Card will be cancelled. For more information, please refer to the letter and FAQs that have been sent to you by post.

** This is only for Citi Paragon Cardmembers who do not have an existing Citi Rewards Card/ Citi Ultima Card / Citi Prestige Card. For Citi Paragon Cardmembers with an existing Citi Rewards Card/ Citi Ultima Card/ Citi Prestige Card., no new card will be given.*

Important notes:

- Your Citi Rewards Card, once activated, will be subject to the terms, fees, interest and charges of the Citi Paragon Card Programme until 4 May 2017. From 5 May 2017, the Citi Rewards Card will be subject to the Citibank Visa/MasterCard Cardmember’s Agreement, fees, interest and charges. By activating your Citi Rewards Card, you agree to be bound by the [Citi Paragon WORLD MasterCard Cardmember Agreement](#) until 4 May 2017, and thereafter (from 5 May 2017), the Citibank Visa/MasterCard Cardmembers’s Agreement.
- From now until 4 May 2017, you will continue to earn Style\$ when you shop at the participating outlets at Paragon with your newly activated Citi Rewards Card or your existing Citi Paragon Card.
- From 5 May 2017 onwards, start earning up to 20X Rewards when you shop with your newly activated Citi Rewards Card at selected [merchants](#).
- All Style\$ earned on your Citi Rewards Card until 4 May 2017 will be credited and used to offset any outstanding balances at the rate of 1 Style\$ = SGD1.
- If you have not activated the Citi Rewards Card by 4 May 2017, all remaining Style\$ on your Citi Paragon Card until such date will be credited and used to offset any outstanding balances at the rate of 1 Style\$ = SGD1.
- Both Main and Supplementary Cardmembers have to activate their respective cards. Supplementary Cardmembers will not be able to utilise their Citi Rewards Supplementary Card until the Main Cardmember has activated their Citi Rewards Main Card.
- You will not be liable for any amount charged on the new Citi Rewards Card unless you activate it. Please update your new card expiry date and CVV code for any recurring bills with your respective merchants.

Frequently Asked Questions

1) Can I still use my Citi Paragon Card from 5 May 2017?

No. You will not be able to use your Citi Paragon Card including any Supplementary Citi Paragon Card(s) from 5 May 2017 as the programme would have been discontinued.

2) Will I still receive credit card statements for my Citi Paragon Card if I don't activate my new Citi Rewards Card?

If there are outstanding balances (credit or debit) on your Citi Paragon Card from 5 May 2017, you will continue to receive credit card statements for your Citi Paragon Card, notwithstanding that your Citi Paragon Card would have been discontinued and will no longer be useable. Please note that from 5 May 2017, **your Citi Paragon Card will be renamed as the Citi Rewards WORLD MasterCard in the credit card statement.**

3) What will happen to the outstanding balances on my Citi Paragon Card if I have activated the new Citi Rewards Card?

If you activate your new Citi Rewards Card before 5 May 2017, any outstanding balances on your Citi Paragon Card will be transferred to your Citi Rewards Card after it has been activated.

4) What will happen to the remaining Style\$ balances if I don't activate the new Citi Rewards Card?

If you do not activate your Citi Rewards Card, you will continue to earn Style\$ for transactions charged to your Citi Paragon Card at participating merchants in Paragon until 4 May 2017, subject to the terms of the Citi Paragon World MasterCard cardmember's agreement. You may also receive Style\$ vouchers in April for the Style\$ accumulated on your Citi Paragon Card. As at 5 May 2017, any remaining Style\$ in your Citi Rewards Card will be converted to cash at the rate of 1 Style\$ = SGD1 and will be credited into your Citi Paragon Card account to offset any outstanding debit balances.

5) What will happen to the remaining Style\$ balances if I have activated the new Citi Rewards Card?

You will continue to earn Style\$ for transactions charged to your Citi Paragon Card (pre-activation of your Citi Rewards Card) and Citi Rewards Card (post-activation of your Citi Rewards Card) at participating merchants in Paragon until 4 May 2017, subject to the terms of the Citi Paragon World MasterCard cardmember's agreement. You may also receive Style\$ vouchers in April for the Style\$ accumulated on your Citi Paragon Card (which will be transferred to your Citi Rewards Card upon activation of the same) or Citi Rewards Card (post-activation of the same). As at 5 May 2017, any remaining Style\$ in your Citi Rewards Card will be converted to cash at the rate of 1 Style\$ = SGD1 and will be credited into your Citi Rewards Card to offset any debit balances.

6) Can I still use my Style\$ voucher?

You may use your Style\$ voucher at the participating outlets until their expiry date. Kindly note that any unused Style\$ voucher shall be null and void once expired.

7) What will happen if I don't activate new Citi Rewards Card?

You will not be able to use your Citi Paragon Card from 5 May 2017 as the programme would have been discontinued. If you have not activated the new Citi Rewards Card which would have been sent to you before this date, this credit card will also be cancelled as an additional security measure.

8) Will Citibank be sending me a new ATM PIN for use with my new Citi Rewards Card?

Your current PIN for your Citi Paragon Card will automatically be applied to your new Citi Rewards Card once activated. No new PIN will be sent to you.

9) How do I make payment for my outstanding balance on my Citi Paragon Card from 5 May 2017?

Please make full payment for your outstanding balance on your Citi Paragon Card by the next payment due date set out in your monthly credit card statement. Please be advised that relevant charges (late fees and/or finance charges) will apply if payment is not received.

10) What will happen to all the other benefits (like complimentary parking and coffee) on my Citi Paragon Card?

All benefits associated with your Citi Paragon Card will cease from 5 May 2017.